

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1(b)	
McCABE, WEISBERG & CONWAY, LLC By: Andrew M. Lubin, Esq. (Atty. I.D.#AL0814) 216 Haddon Avenue, Suite 201 Westmont, NJ 08108 856-858-7080 Attorneys for Movant: Navy Federal Credit Union	
In Re:	Case No.: 23-13081-ABA
Richard An Tran Nguyen Debtor	Chapter: 13 Judge: Andrew B. Altenburg Jr.

**CERTIFICATION RE POST-PETITION PAYMENT HISTORY
(NOTE AND MORTGAGE DATED DECEMBER 6, 2021)**

Mitku Workie of full age, employed as Mortgage Default Specialist
by Navy Federal Credit Union, hereby certifies the following information:

BACKGROUND INFORMATION

1. Recorded on January 5, 2022 in Gloucester County, in Book 17397 at Page 223
2. Property Address: 771 East Broad St, Gibbstown, NJ 08027
3. Mortgage Holder: Navy Federal Credit Union
4. Mortgagor(s)/Debtor(s): Richard An Tran Nguyen.

POST-PETITION PAYMENTS (Petition filed on April 13, 2023)

Amount Due	Date payment Was Due	How Payment Was Applied (Mo./Yr)	Amount Received	Date Payment Received	Suspense Balance
\$1,900.00		Suspense	\$1,521.80	05/15/2023	\$1,521.80
\$1,900.00	05/01/2023	05/01/2023	\$1,900.00	06/08/2023	\$1,521.80
\$1,900.00	06/01/2023	06/01/2023	\$1,900.00	07/17/2023	\$1,521.80
\$1,900.00	07/01/2023	07/01/2023	\$1,900.00	08/21/2023	\$1,521.80
\$1,900.00	08/01/2023	08/01/2023	\$1,900.00	09/18/2023	\$1,521.80
\$1,900.00	09/01/2023	09/01/2023	\$1,900.00	09/01/2023	\$1,521.80
\$1,900.00	10/01/2023	10/01/2023	\$2,200.00	01/11/2024	\$1,821.80
\$1,900.00	11/01/2023	n/a	\$0.00	n/a	\$1,821.80
\$1,900.00	12/01/2023	n/a	\$0.00	n/a	\$1,821.80

\$1,900.00	01/01/2024	n/a	\$0.00	n/a	\$1,821.80
TOTAL: \$17,100.00			\$11,400.00		\$1,821.80

Monthly payments past due: 3 mos. x \$1,900.00
= \$5,700.00 - \$1,821.80 = \$3,878.20 as of January 11, 2024

Each current monthly payment is comprised of:

Principal/Interest.....\$1,282.01
R.E. Taxes/Insurance... \$0.00
Late Charges..... \$0.00
Other..... \$617.99 (Specify: Escrow)
TOTAL..... \$1,900.00

If the monthly payment amount has changed during the pendency of the case, please explain (attach separate sheet(s) if necessary): n/a

PRE-PETITION ARREARS: \$6,169.27

I certify under penalty of perjury that the above is true.

Thursday January, 11 2024
Date:

Justine P. Hernandez
Signature



23-200505

McCABE, WEISBERG & CONWAY, P.C.
By: Andrew M. Lubin, Esq., (Atty. I.D.# AL0814)
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Attorneys for Movant: Navy Federal Credit Union

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Camden Vicinage

IN RE:

Richard An Tran Nguyen
Debtor

Case No.: 23-13081-ABA

Chapter: 13

Judge: Andrew B. Altenburg Jr.

CERTIFICATION IN SUPPORT OF
MOTION FOR RELIEF FROM THE
AUTOMATIC STAY

I, Mitku Workie, do hereby certify:

1. I am a Mortgage Default Specialist at Navy Federal Credit Union and I have complete knowledge of the amount due on the within obligation and mortgage and I am authorized to make this certification.
2. Navy Federal Credit Union is the holder of a mortgage on real property owned by the Debtor and located at 771 East Broad St, Gibbstown, NJ 08027 ("Premises"), recorded in the Office of the Clerk of Gloucester County.
3. The mortgage executed by the Debtor grants the Movant a lien on the Premises.
4. The Debtor has defaulted upon the note and mortgage as to post-petition payments.
5. Movant has not received payments on the note and it lacks adequate protection of its interest for the months of November, 2023 through and including January, 2024.
6. Since January 1, 2024, Movant has incurred attorney's fees in connection with this Motion.

7. The amount of the Debtor's monthly payment and the total post-petition arrears due and owing are provided on the attached Certification regarding the Post-Petition Payment History.

8. This certification is made in support of the Motion for Relief from the Automatic Stay so that Movant, Navy Federal Credit Union, may exercise all its rights under the applicable non-bankruptcy law and to move to protect its rights under the mortgage contract.

9. I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Date: Thursday January 11, 2024

Mitku Workie

Name: Mitku Workie Mortgage Default Specialist
Title: _____

